			1			Sheet 1 of 1	
Form PTO-1449 (Rev. 2-32) U.S. Department of Commerce Patent & Trademark Office INFORMATION DISCLOSURE STATEMENT		Atty. Docket No. T0091.093925		Serial No. 09/077,456			
OIPE	(Use several sheets if necessary)		Applicant An	nthony WE	NDELL, et a	l.	
7/INH S 8 1888 홈			Filing Date May 29, 1998		Group Not assigned		
CA TRADES		U.S. PATE	NT DOCUMENTS				
Examiner Initial	Document Number	Date	Name	Class	Sub- Class	Filing Date (if appropriate)	
14	5,025,373	6/18/91	Keyser, Jr. et al.	364	408	6/30/88	
4	5,220,501	6/15/93	Lawlor et al.	364	408	12/8/89	
l		Foreign Pa	TENT DOCUMENTS				
	Document	Date	Country	Class	Sub- class	Translation Yes/No	
	OLDER POSSE	PTG (1_a,b, 4_a	Author, Title, Date, Pe		E-X		
14.				andi 145	, pt.,		
1"		International Search Report mailed 12/01/97 Home banking lite Cohen I. Renk Technology News v9, n4, n1, 18+, April 1996					
<i>y</i> .	1	Home banking lite, Cohen, J., Bank Technology News, v9, n4, p1, 18+, April 1996 ISA Conference - Prodigy, AOL, 9 Others Win Awards, Anonymous, Newsbytes, pNEW07140005, July 14, 1995					
4.	Citibank Ends Fees for 160, p. 1, May 24, 199	Most Electron	ic and ATM Services, B	arthel, M.,	American Bar	iker, No. 98, Vol.	

14	Banking on home interactivity, Yovovich, B.G., Advertising Age, pp. 21, 23, January 16, 1995					
k./	Banking by Keystroke, Szabo, J.C., Nation's Business, April 1995					
14	<u>Virtual Banking</u> , Mahoney, L., Bank Marketing, p. 77, December 1994					
14.	PC Banking: Ready for Takeoff, Courter, E., Credit Union Management, pp. 36-38, 40, October 1995					
4	Transaction Security, Orr, B., ABA Banking Journal, p. 8, September 1995					
14.	Visa Interactive Picks Unix for New Back Office, JD, Bank Systems Technology, pp. 8, 10					
W.,	VeriFone's Smartphone Better Than PC7, CJP, Bank Systems Technology, pp. 14, 16-17, July 1995					
4.	American Express Goes On-Line for Card Holders, Sandberg, J., The Wall Street Journal, Sec. A, p. 3, January 30, 1995					
4.	Technology Brief — Sun Microsystems Inc.: Company Wins Contracts for Home-Banking Market, Anonymous, The Wall Street Journal, Sec. B, p. 2, January 27, 1995					
4.	Technology: First Union and Open Market to Unveil Plan to Conduct Commerce via Internet, Sandberg, J., The Wall Street Journal, Sec. B, p. 8, March 15, 1995					
4	Technology: Virtual Bank Branches are Coming to Internet via Visa and Worlds Inc., Sandberg, J., The Wall Street Journal, Sec. B, p. 3, August 9, 1995					
W.	The Virtual ATM: Beyond the Current System, Subrizi, A. and Faust, W.H., Bank Marketing, pp. 17-20, November 1994					
EXAMINER	M. IRSHADULLAN GOOD					
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.						

Form PTO-FB A820 (also form PTO-1449) doc no:WSH 49613

Patent and Trademark Office— US DEPARTMENT OF COMMERCE